

KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

NAVIGATOR/AGENT SUBCOMMITTEE

Meeting Minutes

July 18, 2013

Call to Order and Roll Call

The ninth meeting of the Navigator/Agent Subcommittee was held on Thursday, July 18, 2013, at 1:30 p.m. at the Office of the Kentucky Health Benefit Exchange. Marcus Woodward, Chair, called the meeting to order at 1:33 p.m., and the Secretary called the roll.

Subcommittee Members Present: Given Marcus Woodward, Chair; David H. Allgood, George L. “Chip” Atkins, III, Katie Carter, Carl Felix, Frances Feltner (by phone), Josie L. Hollon, Regan Hunt (by phone), John Kiebler (by phone), Jim Lawless, Jack Tillman, Stacy Pruden, Tihisha Rawlins, and Malea Hoepf Young. Jan Day, Don Mucci, Dr. Payne, and Kennan Wethington were not present at the meeting.

Staff Present: Carrie Banahan, Chris Clark, Reina Díaz-Dempsey, Kris Hayslett, Jean Klinge, Carrie Kulmer, William Nold, Brenda Parker, Vanessa Petrey, Melea Rivera, and Maggie Woods (DOI).

Approval of Minutes

A motion to accept the minutes of the May 16, 2013, meeting was made, seconded, and approved by voice vote.

Addition of New Members

A motion was made to accept Malea Hoepf Young as a subcommittee member, seconded, and approved by voice vote.

Kentucky Health Benefit Exchange Update

Bill Nold, Deputy Executive Director, Office of the Kentucky Health Benefit Exchange (KHBE), updated members on the Exchange activities. There are 75 days till October 1 and implementation of the Exchange system. The plan management system and training sessions for various entities will be underway before the next meeting of subcommittee. Chris Clark, Program Manager, KHBE, provided an update on the status update on the Exchange information technology (IT) system. Staff is testing the plan management system for issuers which will be released on August 5, 2013. The plan management system allows the health insurance plans that have been approved by the Department of Insurance (DOI) to be relayed to the Exchange for certification as a Qualified Health Plan. October 1 is the release date for the eligibility and enrollment system. KHBE staff underwent a Preliminary Operational Readiness Review conducted by the Center for Consumer Information and Insurance Oversight (CCIO) earlier this

month. The KHBE staff is preparing for the Operational Readiness Review and Implementation Reviews to be conducted by CCIIO in August or September 2013.

The delays announced by the federal government for the employer mandate and available data resources have had a minimal impact on Kentucky's Exchange IT system. The Kentucky Exchange IT system will attempt to verify eligibility data first with the federal data hub and secondly with Kentucky data sources. If the system is unable to verify an individual's eligibility data, the Exchange will accept the individual's attestation, and, if necessary, request supporting documentation from the individual.

User acceptance testing will be underway soon to ensure that the system is user-friendly and can determine eligibility. Agents, advocates, Advisory Board members, and other stakeholders have previously viewed some of the system screens or demonstrations. There is a possibility for some future demonstrations and testing from these stakeholders.

Kentucky is using an alternative application for eligibility, but Kentucky's application will closely follow the federal model. In the future, Kentucky would like to include other programs in the application.

Kentucky Health Benefit Exchange Regulations Update

Mr. Nold informed the subcommittee that the agent administrative regulation was signed by the Governor and filed. The proposed federal regulation regarding Navigators and Non-Navigators was made final yesterday. The final federal regulation mirrored the proposed regulation with minor changes to the provisions on Certified Application Counselors (CAC). Staff is working to finalize the draft of the eligibility and enrollment regulation for filing. Additionally, some regulations will be promulgated to address appeals. The consumer assistance regulation which addresses Navigators, In-Person Assistants, and Certified Application Counselors will be finalized soon.

Disclosures

Chairman Woodward presented the draft recommended disclosures for kynectors, CACs, and agents. The disclosures were prepared by KHBE staff and based on recommendations of the Navigator/Agent working group. Subcommittee members recommended some clarifications and corrections. No other state has developed similar materials. The disclosures were designed as scripts and guidelines for the kynectors and agents to use when informing consumers of their role and limitations. The disclosures will be part of the training materials. The draft consumer assistance administrative regulation includes a requirement that kynectors disclose information and obtain consent from the individual prior to moving forward with an application. The information in these disclosures could be used to address this requirement. If an agent is unable to sell a product, the disclaimer was modified to instruct the agent to refer the individual to another agent or kynector. A motion was made to adopt the disclaimers as amended, seconded and approved by voice vote.

Medicaid Expansion Enrollments

Chairman Woodward updated the committee about a meeting between Secretary Haynes, Cabinet for Health and Family Services, and some members of the agent community regarding

agent reimbursements for Medicaid enrollments. Carrie Banahan, Executive Director, KHBE, advised that a second meeting will be scheduled in the near future.

Establishment of Taskforce with Education and Outreach Subcommittee Regarding Training Manuals and Training Update

The Education and Outreach Subcommittee suggested that a task force of representatives from the Education and Outreach Subcommittee and the Navigator/Agent subcommittee meet to review the draft kynector training materials and provide feedback. Tihisha Rawlins, Marcus Woodward, and Jim Lawless from the Navigator/Agent Subcommittee will participate in the July 25, 2013, review of the kynector training materials.

The KHBE hopes to begin training of agents and kynectors in August 2013. All training for the agents will be web-based. Participating agents need to be licensed as a Kentucky resident or non-resident agent. Eastern Kentucky University (EKU) will be administering the training through EKU's learning management system. A link will be available on the Exchange website by August 1 for agents to sign up for training. At this time, there is no cost for the training. The training will cover the individual and Small Business Health Options Program (SHOP) Exchanges. The U.S. Department of Health and Human Services will need to review and approve all training and testing for agents and kynectors. The specifics of the federal training requirements for agents participating in the Federally-facilitated Marketplaces are not known. The training for agents participating in Kentucky's Exchange, kynect, should be less than two days of self-study and web-based training. If an agent or kynector does not pass the examination at the end of the course, he or she may retake the test up to three times. kynectors and agents will not appear on the kynect website until they have completed training. Agents and kynectors who have completed their training will be on the website by October 1. The Contact Center will be open on August 15, 2013.

Other Business

The next meeting of the subcommittee was not scheduled.

Adjournment

The meeting was adjourned at 3:13 p.m.